



Order Filed on April 20, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

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Formed in the State of Florida

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*Attorney for Specialized Loan Servicing LLC as
servicing agent for Deutsche Bank National
Trust Company, as Trustee for Morgan Stanley
ABS Capital I Inc. Trust 2006-WMC2, Mortgage
Pass-Through Certificates, Series 2006-WMC2*

In re:

Daniel J. Gaughran

Loralyn Gaughran

Debtors.

Chapter 13

Case No. 18-17523-CMG

Hearing Date: April 20, 2022

Judge Christine M. Gravelle

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: April 20, 2022

A handwritten signature in black ink, reading "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Debtors: Daniel J. Gaughran and Loralyn Gaughran
Case No.: 18-17523-CMG
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate Automatic Stay (“Motion”) filed by Specialized Loan Servicing LLC as servicing agent for Deutsche Bank National Trust Company, as Trustee for Morgan Stanley ABS Capital I Inc. Trust 2006-WMC2, Mortgage Pass-Through Certificates, Series 2006-WMC2 (“Creditor”), and whereas the post-petition arrearage was \$6,016.92 as of April 19, 2022, and whereas the Debtor and Creditor seek to resolve the Motion, it is **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **228 Marcia Way, Bridgewater, New Jersey 08807** (“Property”) provided that the Debtor complies with the following:

- a. On or before April 30, 2022, the Debtor shall submit a lump sum payment in the amount of \$3,008.46 directly to Creditor;
- b. Beginning on May 1, 2022 and continuing on the 1st of each consecutive months for a period of six (6) months, the Debtor shall cure the post-petition arrearage remaining after receipt of the lump sum above, namely, \$3,008.46, by making six (6) payments in the amount of \$501.41 directly to the Creditor ; and
- c. In addition to the above payments, the Debtor shall resume making the ongoing monthly payments to Creditor as they become due beginning with the May1, 2022 payment.

2. All payments due hereunder to be paid direct shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days' notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$350.00 and \$188.00 respectfully, to be paid as an administrative claim through the Plan.

STIPULATED AND AGREED:

/s/ Carlos D. Martinez
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